

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael James Walker  
Debtor

Case No. 25-01554-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 18, 2025

User: AutoDocke  
Form ID: ntcnfhrq

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:**

Recip ID	Recipient Name and Address
db	Michael James Walker, 2320 Delta Rd, Brogue, PA 17309-9103
5716188	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5716189	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2025 18:51:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
5716181	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2025 18:56:03	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5716182	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2025 18:51:00	Comenity Bank/Petland, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5716183	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2025 18:51:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5716184	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 18 2025 18:51:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5716185	Email/Text: fesbank@attorneygeneral.gov	Jul 18 2025 18:51:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5716186	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2025 18:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5716187	^ MEBN	Jul 18 2025 18:47:09	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5716190	Email/Text: smsauble@yorkcountypa.gov	Jul 18 2025 18:51:00	York County Tax Claim Bureau, 28 East Market Street, Room 105, York, PA 17401-1585

TOTAL: 9

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael A. Cibik	on behalf of Debtor 1 Michael James Walker help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
Ryan Srnik	on behalf of Creditor Freedom Mortgage Corporation ryan.srnik@brockandscott.com wbecf@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael James Walker,

Chapter 13

**Debtor 1**

Case No. 1:25-bk-01554-HWV

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**August 13, 2025** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Sylvia H. Rambo US Courthouse, Bankruptcy Courtroom 4B, 1501 N. 6th St, Harrisburg, PA 17102	Date: August 20, 2025  Time: 09:30 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Sylvia H. Rambo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102  
(717) 901-2800

**For the Court:**

Seth F. Eisenberg  
Clerk of the Bankruptcy Court:  
By: Courtney Wojtowicz, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: July 18, 2025

ntcnfhrg (08/21)